



## **VOLUNTARY SHORT-TERM DISABILITY**

### **Frequently Asked Questions**

#### **Should I consider enrolling in the voluntary short-term disability plan?**

In the event of a short-term illness/disability (non-work related), do you have enough sick leave to cover an extended leave period, or would you prefer to have a potential short-term disability benefit to draw income? Do you have personal savings or other income sources to support yourself?

#### **Does the voluntary short-term disability plan cover job-related disabilities?**

No. The voluntary short-term disability plan only pays benefits for disabilities that are non-occupational (off-the-job).

#### **Are benefit payments taxable?**

No. Benefit payments for which you have paid the premium with post-tax dollars are not subject to federal, state, or FICA taxes.

#### **Is pregnancy covered?**

Generally, no. Some pregnancy complications may be covered. OSU offers six weeks of [paid parental leave](#). Therefore, some cases of maternity leave may not be eligible for short-term disability benefits. For guidance on eligibility and leave options, contact [absence@okstate.edu](mailto:absence@okstate.edu).

#### **Can I choose to enroll in the voluntary short-term disability coverage after my initial enrollment period?**

If you do not elect short-term disability coverage when first eligible, you are considered a late entrant and subject to evidence of insurability. Your enrollment application could be declined.

#### **Can I continue my voluntary disability coverage if I terminate from OSU?**

Voluntary short-term disability insurance is not portable. When employment is terminated, short-term disability coverage ceases.

#### **What if I have sick leave available?**

Sick leave will be exhausted during the elimination and benefit periods and before the weekly benefit is paid.

#### **Will the health premium remain the same for an employee receiving voluntary disability benefits?**

For the employee to continue to qualify for the employer contribution towards the health premium, the employee must be on an approved FMLA. Otherwise, the total health premium would be paid by the employee.

#### **Is there a pre-existing condition clause in the short-term disability coverage?**

There is no pre-existing condition clause.

**Do I have to wait a certain amount of time before the short-term disability benefit begins? How does that work?**

Yes, there is a 15-calendar day elimination period which starts from the date of disability. You are to use any sick time balance available or utilize annual leave or unpaid leave until the short-term disability benefit begins. You must use any accrued sick time you have before short-term disability begins. The overall disability period is up to 14 weeks (including a 15-day elimination period).

**Can I use short-term disability for my spouse's or child's illness?**

No, short-term disability is only for your own covered medical condition.

**If I stop employment with OSU, will my short-term disability benefit end?**

If you are on leave and receiving short-term disability benefits, it will continue after your employment ends as long as you are eligible.

**Will I accrue leave while I'm on short-term disability?**

You will continue to accrue leave as long as you are in a paid status by OSU. Therefore, if you are exhausting sick leave and in a paid status by OSU, you will accrue leave. If you are in an unpaid status with OSU, you will not accrue leave while on short-term disability.

**As a faculty member, am I eligible to use the benefit during the summer?**

Faculty would be eligible to utilize this benefit and file claims during their regular appointment period and during any summer research or teaching assignments.

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